

## Wells Fargo Everyday Checking

September 30, 2024 ■ Page 1 of 5



DANIEL HALEVY  
DEBTOR IN POSSESSION  
CH11 CASE #24-12075 (CCA)  
133 S PALM DR APT 5  
BEVERLY HILLS CA 90212-3546

## Questions?

*Available by phone 24 hours a day, 7 days a week:*

We accept all relay calls, including 711

1-800-TO-WELLS (1-800-869-3557)

*En español: 1-877-727-2932*

*Online:* [wellsfargo.com](http://wellsfargo.com)

*Write:* Wells Fargo Bank, N.A. (114)

P.O. Box 6995

Portland, OR 97228-6995

## You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

## Account options

*A check mark in the box indicates you have these convenient services with your account(s). Go to [wellsfargo.com](http://wellsfargo.com) or call the number above if you have questions or if you would like to add new services.*

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

## Other Wells Fargo Benefits

Watch for debit card scams so you can avoid them

Pay close attention if you are contacted about fraudulent debit card activity. Scammers are impersonating Wells Fargo and they may contact you through a text or an automated phone service that seems legitimate.

No Wells Fargo employee will contact you to ask you:

- for your personal or card information, including your PIN.
- for your device account credentials, to share your screen with them, or to accept a video call.
- to transfer money to another person, account, or digital wallet to "protect your account" or "resolve a fraud issue".
- to collect your card in person, have you mail it, or leave it somewhere for pick-up.

Remember, don't respond to the request. Call us directly using the number on the back of your card to verify any potential issues with your card or account. You can also check for suspicious activity through our mobile app or online. If you think your card has been used fraudulently, please contact us as soon as possible.



### Statement period activity summary

Beginning balance on 9/1	\$1,706.08
Deposits/Additions	8,256.00
Withdrawals/Subtractions	- 7,902.24
<b>Ending balance on 9/30</b>	<b>\$2,059.84</b>

Account number: **6106**

**DANIEL HALEVY**  
**DEBTOR IN POSSESSION**  
**CH11 CASE #24-12075 (CCA)**

*California account terms and conditions apply*

For Direct Deposit use  
 Routing Number (RTN): 121042882

### Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

### Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
9/3		Jewish Montessori Facts 5880 Daniel Halevy		1,660.01	46.07
9/9		Online Transfer From Commune Events Inc Business Checking xxxxxx3785 Ref #lb0Phmmr3T on 09/08/24	2,200.00		2,246.07
9/10		Online Transfer From Commune Events Inc Business Checking xxxxxx3785 Ref #lb0Phwtxqm on 09/09/24	3,300.00		5,546.07
9/12		Online Transfer To Commune Events Inc Business Checking xxxxxx3785 Ref #lb0Pjrph7x on 09/12/24		770.00	4,776.07
9/16		Online Transfer From Seapiper Inn Inc Business Checking xxxxxx0023 Ref #lb0Pkvc74T on 09/15/24	480.00		
9/16		Online Transfer From Seapiper Inn Inc Business Market Rate Savings xxxxxx9747 Ref #lb0Pkvc9Rr on 09/15/24	140.00		
9/16		Online Transfer From Commune Events Inc Business Checking xxxxxx3785 Ref #lb0Pl3Vljq on 09/16/24	15.00		
9/16		Online Transfer From Seapiper Inn Inc Business Market Rate Savings xxxxxx9747 Ref #lb0Pl3Vq2W on 09/16/24	9.00		
9/16		Yula Boys High Facts 6437 Daniel Halevy		2,189.50	3,230.57
9/17		Online Transfer From Commune Events Inc Business Checking xxxxxx3785 Ref #lb0Plbhwh on 09/17/24	52.00		
9/17		Hillel Hebrew Ac Direct-Pay 6277 Daniel Halevy		3,272.73	9.84
9/25		Online Transfer From Commune Events Inc Business Checking xxxxxx3785 Ref #lb0Pnrtbfv on 09/25/24	2,060.00		2,069.84
9/30		Monthly Service Fee		10.00	2,059.84
<b>Ending balance on 9/30</b>					<b>\$2,059.84</b>
<b>Totals</b>			<b>\$8,256.00</b>	<b>\$7,902.24</b>	

*The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.*

### Summary of Overdraft Fees

	Total this statement period	Total year-to-date
Total Overdraft Fees	\$0.00	\$35.00

*Year-to-date totals reflect fees assessed or reversed since the first full statement period of the calendar year. Negative values indicate that fee reversals exceed fees assessed.*



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### Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to [wellsfargo.com/feefaq](https://wellsfargo.com/feefaq) for a link to these documents, and answers to common monthly service fee questions.

Fee period 09/01/2024 - 09/30/2024	Standard monthly service fee \$10.00	You paid \$10.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Minimum daily balance	\$500.00	\$9.84 <input type="checkbox"/>
• Total amount of qualifying electronic deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Age of primary account owner	17 - 24	<input type="checkbox"/>
• Account is linked to a Wells Fargo Campus ATM Card or Campus Debit Card	1	0 <input type="checkbox"/>

RC/RC

## IMPORTANT ACCOUNT INFORMATION

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NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

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### Updated limits on Overdraft Fees

Effective October 1, 2024, we will no longer assess overdraft fees on items of \$10 or less. Additionally, if both your ending daily account balance and available balance are overdrawn by \$10 or less after we have processed your transactions, we won't assess an overdraft fee on those items.

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This notice re-establishes that Wells Fargo has the right to conduct setoff for overdrawn deposit account balances, where applicable, and in accordance with your governing Deposit Account Agreement. When we exercise this right, we may reduce funds in any account you hold with us for purposes of paying the amount of the debt, either due or past due, that is owed to us as allowed by the laws governing your account. Our right of setoff won't apply if it would invalidate the tax-deferred status of any tax-deferred retirement account (e.g., a SEP or an IRA) you keep with us. To review a copy of your Deposit Account Agreement, including the provisions related to the right of setoff, please visit [wellsfargo.com/online-banking/consumer-account-fees/](https://wellsfargo.com/online-banking/consumer-account-fees/) or [wellsfargo.com/biz/fee-information/](https://wellsfargo.com/biz/fee-information/).

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As a reminder, your Everyday Checking account monthly service fee is \$10 per fee period. You can avoid the \$10 monthly service fee if you meet any one of the following conditions during each fee period\*:

\$500 minimum daily balance

\$500 or more in total qualifying electronic deposits\*\*

The primary account owner is 17 - 24 years old\*\*\*

A linked Wells Fargo Campus ATM Card or Campus Debit Card\*\*\*\*

A non-civilian military direct deposit with the Wells Fargo Worldwide Military Banking program\*\*\*\*\*

\*The fee period is the period used to calculate the monthly service fee. The fee period details are provided on the Monthly Service Fee Summary located in your account statement and in the Monthly Service Fee Summary section through Wells Fargo Online® in your Activity Summary or Wells Fargo Mobile® in Routing & Details.

\*\*A qualifying electronic deposit is a deposit of funds, such as your salary, government benefit payment, or other income, that has posted to your account and is (1) a direct deposit made through the Automated Clearing House (ACH) network, (2) an instant payment processed through the RTP® network (real-time payment system) or FedNow Service, or (3) an electronic credit from a third party service that facilitates payments to your debit card using the Visa® or Mastercard® network (e.g. an Original Credit



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Transaction). Transfers from one account to another, mobile deposits, Zelle®, or deposits made at a branch or ATM are not considered a qualifying electronic deposit.

\*\*\*When the primary account owner reaches the age of 25, age can no longer be used to avoid the monthly service fee.

\*\*\*\*Eligibility is based on university and college participation in the Wells Fargo Campus Card program. Ask a banker or visit [wellsfargo.com/campuscard](http://wellsfargo.com/campuscard) for additional details.

\*\*\*\*\*You will receive your Worldwide Military Banking program benefits 45 days after your qualifying non-civilian military direct deposit is deposited into your eligible Wells Fargo checking account. For more information on the qualifying non-civilian military direct deposit, program qualifications and benefits, please visit [wellsfargo.com/military/worldwide-military-banking](http://wellsfargo.com/military/worldwide-military-banking) or [wellsfargo.com/depositdisclosures](http://wellsfargo.com/depositdisclosures).

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#### Other Wells Fargo Benefits

Help take control of your finances with a Wells Fargo personal loan.

Whether it's managing debt, making a large purchase, improving your home, or paying for unexpected expenses, a personal loan may be able to help. See personalized rates and payments in minutes with no impact to your credit score.

Get started at [wellsfargo.com/personalloan](http://wellsfargo.com/personalloan).

## Worksheet to balance your account

Follow the steps below to reconcile your statement balance with your account register balance. Be sure that your register shows any interest paid into your account and any service charges, automatic payments or ATM transactions withdrawn from your account during this statement period.

**A** Enter the ending balance on this statement. \$

**B** List outstanding deposits and other credits to your account that do not appear on this statement. Enter the total in the column to the right.

Description	Amount
	1
	1
	1
	1
<b>Total</b>	\$ 

\$

+ \$ \_\_\_\_\_ |

= \$ |

**C** Add **A** and **B** to calculate the subtotal.

**D** List outstanding checks, withdrawals, other debits to your account that do not appear on this statement. Enter the total in the column to the right.

## Important Information You Should Know

- **To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts.**

Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Overdraft Collection and Recovery, P.O. Box 5058, Portland, OR 97208-5058. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.

- **If your account has a negative balance:** Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.

- In case of errors or questions about your electronic transfers:**  
Telephone us at the number printed on the front of this statement or write us at Wells Fargo Bank, P.O. Box 6995, Portland, OR 97228-6995 as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If

we take more than 10 business days to do this, we will credit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

- In case of errors or questions about other transactions (that are not electronic transfers):

Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.

- To download and print an Account Balance Calculation Worksheet (PDF) to help you balance your checking or savings account, enter [www.wellsfargo.com/balancemyaccount](http://www.wellsfargo.com/balancemyaccount) in your browser on either your computer or mobile device.

